

updating user's remaining balance[; and
generating or updating a transaction data record].

6. (Amended) The method of claim 1, further including the step of:
denying further service requests when a predetermined spending threshold is reached[, thereby
enforcing usage limits].

18. (Amended) An architecture facilitating e-commerce transactions, comprising:

- a) an input device for receiving a request for goods or services from a user having a personal identification number (PIN);
- b) an account device for performing account-management functions, including account balance and PIN verification operations;
- c) a rating device for calculating the price of the requested goods or services;
- d) a service device for fulfilling the request; and
- [e) an output device for maintaining one or more transaction data records; and]
- [f)] e) a transaction manager coordinating the operations of a) through [e)] d).

19. (Amended) The architecture of claim 18, wherein the devices communicate [including transactions which occur] over the internet.

20. (Amended) The architecture of claim 18, wherein the devices communicate [including transactions which occur] over an intranet.

A3
cancel

21. (Amended) The architecture of claim 18, wherein the devices communicate [including transactions which occur] over an extranet.

Claim 24, line 1, replace "virtual" with --input--.

A4

29. (Amended) The architecture of claim 18, further including an [wherein the output] device which supports multiple service data record [queues].

Cancel claim 32.

Please add new claims 33-38 as follows:

--33. The method of claim 1, wherein the step of calculating the cost of the requested goods or services is based upon the amount of time spent in using the goods or services.

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34. The method of claim 33, wherein the goods or services involve downloading reading material.

35. The method of claim 33, wherein the goods or services involve a form of entertainment.

36. A method of performing a pre-paid electronic-commerce transaction for a user having an account, comprising the steps of:

receiving a request from a user over a computer network, thereby creating a transaction instance;

calculating the cost of the transaction as a function of transaction time; and
debiting the user's account in accordance with the cost upon termination of the transaction.

37. The method of claim 36, further including the steps of:
retrieving account information at least including the user's remaining balance;
determining whether or not the transaction can take place as a function of the user's remaining balance;
proceeding with the transaction if the user's account is sufficiently funded; and
updating the user's remaining balance upon termination of the transaction.

38. The method of claim 36, wherein the computer network is the internet, an intranet, or
extranet.--

Respectfully submitted,

By: 

John G. Fosa
Reg. No. 37,424
Gifford, Krass, Groh, Sprinkle,
Anderson & Citkowski, PC
280 N. Old Woodward Ave., Ste 400
Birmingham, MI 48009
(734) 913-9300 FAX (734) 913-6007

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